

## **REMARKS**

Claims 32-38 stand rejected. Claims 32 and 35-38 have been amended. The Applicant respectfully requests reconsideration in view of the foregoing amendments. No new matter has been added.

### **Claim Objections**

Applicants thank the Examiner for directing our attention to claims 36-38. Claims 36-38 are now amended to properly depend from claim 35. Applicants respectfully request withdrawal of this objection.

### **Claim Rejections - 35 U.S.C. §102**

The Office Action rejected claims 32-33 and 35-36 under 35 U.S.C. §102(e) as being anticipated by U.S. Patent 6,408,282 (“Buist”).

With respect to claims 32 and 35 as now amended, the invention features a computer readable medium and computing devices, respectively, having financial advisor software stored thereon that when executed displays an interface. The interface comprises an application menu, a market data function menu, and a display window. The market data function menu comprises a market data function selection that upon activation displays market data in the display window in real time. The application menu comprises a client information application selection, a research application selection, a financial planning application selection and a broker entry application selection.

The client information application selection upon activation presents a display in the display window that enables a user of the financial advisor software to search for and monitor client account and client transaction information in the display window in real time, including real time information from an investor trading system regarding an active client transaction at the investor trading system.

The research application selection upon activation presents a display in the display window that enables the financial advisor to research investments.

The financial planning application selection upon activation presents a display in the display window that enables the user of the financial advisor software to analyze the impact of the

active client transaction and to determine alternative asset allocations and specific investment alternatives.

The broker entry application selection upon activation presents a display in the display window that enables the user of the financial advisor software to intercede in the active client transaction at the investor trading system in real time by entering or correcting client transaction orders through the display based on information obtained from one or more selections of the application menu and the market data function menu.

Support for claims 32 and 35 as now amended can be found at least in FIGS. 1-3, 9, 17 and in the specification as originally filed on page 3, lines 19-24; page 7, lines 23-33; page 18, lines 15-22; page 23, line 30 to page 24, line 19; page 29, lines 1-32.

In Buist, security transaction requests are transmitted to a broker/dealer system for automated request validation. For example, when the broker/dealer system receives an transaction request (e.g., buy/sell orders), the system checks the user's account to ensure the availability of sufficient funds and/or shares to satisfy the request. If not, the broker/dealer system denies the transaction request. Also, the broker/dealer system may not authorize a transaction if buyer's profile and preference do not correspond to the characteristics of the security that he wants to purchase. (see Buist, col. 9, line 42 to col. 10, line 62).

Buist does not teach or suggest that the broker/dealer system provides an interface containing a display window through which a financial advisor can intercede in an active client transaction at the user-to-user trading system by entering or correcting client transaction orders through a display.

Buist also does not teach or suggest that the broker/dealer system provides an interface provides a financial planning application selection that upon activation presents a display in the display window that enables the user of the financial advisor software to analyze the impact of the active client transaction and to determine alternative asset allocations and specific investment alternatives as now recited in claims 32 and 35.

Buist discusses a graphical interface that enables user to make informed security transactions. However, it does not enable a financial advisor to search for and monitor real time information from an investor trading system regarding an active client transaction at the investor trading system; analyze the impact of the active client transaction and determine alternative asset

allocations and specific investment alternatives; and intercede in the active client transaction at the investor trading system in real time by entering or correcting client transaction orders through the display based on information obtained from one or more selections of the application menu and the market data function menu, as now recited in claims 32 and 35.

For at least these reasons, claims 32 and 35 as now amended are not anticipated in view of the cited art of record.

Furthermore, by virtue of at least their dependency from claims 32 and 35 and the additional features recited therein, it is believed that claims 33-34 and 36-38 are also patentable.

*Claim Rejections - 35 U.S.C. §103*

The Office Action rejected claims 34 and 37 under 35 U.S.C. §103(a) as being unpatentable over Buist in view of U.S. Patent 5,978,779 (“Stein et al”). Claim 38 was also rejected under 35 U.S.C. §103(a) as being unpatentable over Buist in view of Stein et al and further in view of U.S. Patent Application Publication No. U.S. 2002/0032632 (“Sernet”).

Claim 34, 37 and 38 depend upon independent claims 32 and 35, respectively. As previously discussed, Buist does not teach or suggest (i) a financial planning application selection that upon activation presents a display in the display window that enables the user of the financial advisor software to analyze the impact of the active client transaction and to determine alternative asset allocations and specific investment alternatives and (ii) a broker entry application selection that upon activation presents a display in the display window that enables the user of the financial advisor software to intercede in the active client transaction at the investor trading system in real time by entering or correcting client transaction orders through the display based on information obtained from one or more selections of the application menu and the market data function menu.

Stein et al and Sernet also do not correct this deficiency. Specifically, Stein et al discusses a combination of central repositories to reduce or eliminate redundant data (for examples, client, product, transaction activity, balance, and/or position information), and seamless access to client/counter-party information, product information, and books and records data by separate but integrated subsystems for each (see Stein et al, Abstract, col. 3, lines 23-39).

Sernet discusses an online trading system for commodities which permits fine-grained interactions between traders while still maintaining anonymity. Sernet also discusses a system facility in which traders can readily ascertain close matches with other parties in order to fine-tune

the terms of their bids or offers, while not being excluded from interactions on a deal until one party has completely met all terms of acceptance with a counterpart party. (see Sernet, Abstract, page 1, para. [0006])

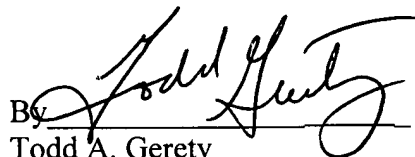
By virtue of at least their dependency from claims 32 and 35 and the additional features recited therein, it is believed that claims 34 and 37-38 are also patentable.



**CONCLUSION**

In view of the above amendments and remarks, it is believed that claims 32-38 are in condition for allowance, and it is respectfully requested that the application be passed to issue. If the Examiner feels that a telephone conference would expedite prosecution of this case, the Examiner is invited to call the undersigned.

Respectfully submitted,

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